

Case Number 95-10911 aj Date Case Filed 4/19/95	United States Bankruptcy Court Notice of Commencement of Case under Chapter 7 of the Bankruptcy Code, Meeting of Creditors, and Fixing of Dates (Individual or Joint Debtor No Asset Case)		
In re Gerald Armstrong, 265-81-2049		Soc. Sec./Tax ID Nos.	Address of Debtor 715 Sir Frances Drake Blvd San Anselmo, CA 94960
Name and Address of Attorney for Debtor Pro se		Name and Address of Trustee Jeffry Locke P.O. Box 488 Kentfield, CA 94914-0488	Telephone Number (415) 258-8111
DATE, TIME AND LOCATION OF MEETING OF CREDITORS			
Date & Time: May 17, 1995 at 11:00 am		Location: Office of the U.S. Trustee 777 Sonoma Ave. 1st Fl. Rm. 116 Santa Rosa, CA 95404	
DISCHARGE OF DEBTS			
Deadline to file a Complaint Objecting to Discharge of Debtor or to Determine Dischargeability of Certain Debts: 07/17/95			

At this time there appear to be no assets available from which payment may be made to unsecured creditors. Do not file a proof of claim until you receive notice to do so.

Commencement of Case. A petition for liquidation under Chapter 7 of the Bankruptcy Code has been filed in this court by or against the person or persons named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with this court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the office of the clerk of the bankruptcy court.

Creditors May Not Take Certain Actions. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considered taking action against the debtor or the property of the debtor should review section 362 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

Meeting of Creditors. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may elect a trustee other than the one named above, elect a committee of creditors, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

Liquidation of the Debtor's Property. The trustee will collect the debtor's property and turn any that is not exempt into money. At this time, however, it appears from the schedules of the debtor that there are no assets from which any distribution can be paid to creditors. If at a later date it appears that there are assets from which a distribution may be paid, the creditors will be notified and given an opportunity to file claims.

Exempt Property. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

Discharge of Debts. The debtor is seeking a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes that the debtor should not receive any discharge of debts under section 727 of the Bankruptcy Code or that a debt owed to the creditor is not dischargeable under section 523(a)(2), (4), (6), or (15) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

Information. There is a \$15 search fee, payable in advance. No personal checks accepted. Direct all correspondence and proofs of claim to the address shown below. Please enclose a self-addressed stamped envelope.

U.S. Bankruptcy Court 99 South E St. Santa Rosa, CA 95404	For the Court: Keenan G. Casady Clerk of the Court	Date 04/21/95
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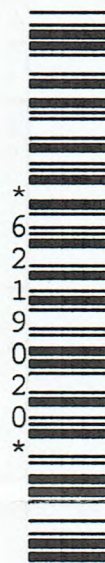


95-10911 0971-1 (287)
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